

Information to identify the case:

Debtor 1 **Zeki Orho**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3913**

EIN --_-----

Debtor 2 **Nurhan Hicran Orho**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5654**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **15-24595-CMG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Zeki Orho

Nurhan Hicran Orho

7/6/16

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Zeki Orho
 Nurhan Hicran Orho
 Debtors

Case No. 15-24595-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 39

Date Rcvd: Jul 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2016.

db/jdb +Zeki Orho, Nurhan Hicran Orho, 1550 Mountain Top Road, Bridgewater, NJ 08807-1837
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 cr +Nationstar Mortgage LLC as servicer for Deutsche B, Stern, Lavinthal & Frankenberg,
 105 Eisenhower Parkway Suite 302, Roseland, NJ 07068-1640
 pp +Norman Price, PRC Financial Service LLC, 1 Meadowlands Plaza, Suite 200,
 East Rutherford, NJ 07073-2152
 cr +Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 515659500 +Bio- Reference Laboratories, 487 Edward H. Ross Drive, Elmwood Park, NJ 07407-3127
 515659502 +Bio-Reference Laboratories, 487 Edward H. Ross Drive, Elmwood, NJ 07407-3127
 515659508 Eichenbaum & Stylianou LLC, 10 Forest Avenue P.O. Box 914, Paramus, NJ 07653-0914
 515659512 +FMS Services, P.O. Box 681535, Schaumburg, IL 60168-1535
 515659511 +First Financial Asset Mgmt. Inc., P.O. Box 6887, Miramar Beach, FL 32550-1006
 515659513 +Goldman & Warshaw, P.C., P.O. Box 106, Pine Brook, NJ 07058-0106
 515659514 +Hayt, Hayt & Landau, LLC, Two Industrial Way West P.O. Box, 500, Eatontown, Nj 07724-2279
 515659518 LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 515659517 +Law Office of O'Brieb & Taylor, P.O. Box 505, Caldwell, NJ 07007-0505
 515659519 +M.R.S Associates, 3 Executive Campus, Suite 400, Cherry Hill, NJ 08002-4103
 515659520 +MARTHA HILDEBRANDT, ASSISTANT U.S. TRUSTEE, ONE NEWARK CENTER, SUITE 2100,
 NEWARK, NJ 07102-5211
 515659521 +Michael Harrison Attorney at Law, 3155 Route 10-Suite 214, Denville, NJ 07834-3430
 515659525 +NCC Busines Services, Inc., 3733 University Blvd. Suite 300, Jacksonville, FL 32217-2103
 515776200 +Nationstar Mortgage, 2828 North Harwood, Dallas, TX 75201-1518
 515659526 +Northland Group, Inc., P.O. box 390846, Edina, MN 55439-0846
 515659529 +Somerset Medical Center, 110 Rehill Avenue, Somerville, NJ 08876-2598
 515659530 +Sterling Lawn & Land LLC, P.O. Box 6398, Bridgewater, NJ 08807-0398
 515659531 +The Eye Center, 65 Mountain Blvd. Ext., Warren, NJ 07059-2633
 515659532 +Thomas Welchman, 575 Route 28 Suite 202, Raritan, NJ 08869-1354
 515659534 Unifund, P.O. Box 42121, Cincinnati, OH 45242-0121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 06 2016 23:40:25 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

515659496 EDI: AFNIRECOVERY.COM Jul 06 2016 23:23:00 Afni, Inc., 404 Brock Drive PO Box 3427,
 Bloomington, IL 61702-3427
 515659497 EDI: AMEREXPR.COM Jul 06 2016 23:23:00 American Express, ATT: Bankruptcy Department,
 P.O. Box 981540, El Paso, TX 79998-1540
 515659499 +EDI: RMCB.COM Jul 06 2016 23:23:00 American Medical Collection Agency,
 2269 S. Saw Mill River Road, Building 3, Elmsford, NY 10523-3848
 515659503 +E-mail/Text: bcwrtoff@cablevision.com Jul 06 2016 23:41:12 Cablevision Of Raritan Valley,
 275 Centennial Avenue, Piscataway, NJ 08854-3998
 515659504 EDI: CAPITALONE.COM Jul 06 2016 23:23:00 Capital One, P.O. Box 85167,
 Richmond, VA 23285-5167
 515659505 EDI: CAPITALONE.COM Jul 06 2016 23:23:00 Capital One, ATT: Bankruptcy Claims Servicer,
 P.O. Box 85167, Richmond, VA 23285-5167
 515659507 +E-mail/Text: bankruptcy@cvps.com Jul 06 2016 23:40:41 Cavalry Portfolio Services, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
 515659522 +EDI: MID8.COM Jul 06 2016 23:23:00 Midland Credit Management c/o, Bankruptcy Dept.,
 8875 Aero Drive Suite 200, San Diego, CA 92123-2255
 515659523 +E-mail/Text: kmorgan@morganlaw.com Jul 06 2016 23:41:06 Morgan, Bornstein & Morgan,
 1236 Brace Road-Suite K, Cherry Hill, NJ 08034-3229
 515659524 +E-mail/Text: nrivers@nrsolutionsllc.com Jul 06 2016 23:40:43
 National Recovery Solutions, LLC, P.O. Box 322, Lockport, NY 14095-0322
 515688357 EDI: RMSC.COM Jul 06 2016 23:23:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 515659533 EDI: TFSR.COM Jul 06 2016 23:23:00 Toyota Financial Services, Attn: Bankruptcy Dept,
 P.O. Box 9490, Cedar Rapids, IA 52409-9490
 515659535 +E-mail/Text: BKRMailOps@weltman.com Jul 06 2016 23:40:29 Weltman, Weinberg & Reis Co.,
 L. P.A., 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515659498* American Express, ATT: Bankruptcy Dept., P.O. Box 981540, El Paso, TX 79998-1540
 515659501* +Bio-Reference Laboratories, 487 Edward H. Ross Drive, Elmwood Park, NJ 07407-3127
 515659509* Eichenbaum & Stylianou LLC, 10 Forest Avenue P.O. Box 914, Paramus, NJ 07653-0914
 515659510* Eichenbaum & Stylianou LLC, 10 Forest Avenue P.O. Box 914, Paramus, NJ 07653-0914
 515659515* Hayt, Hayt & Landau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
 515659516* Hayt, Hayt & Landau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
 515659528* +Nudelman Nudelman & Ziering, 425 Eagle Rock Avenue Suite 403, Roseland, NJ 07068-1787

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 39

Date Rcvd: Jul 06, 2016

515659506 ##Cardiology Associates of Somerset, County, 745 Route 202/206 South,
Bridgewater, NJ 08807-1758

515659527 ##+Nudelman Nudelman & Ziering, 425 Eagle Rock Avenue Suite 403, Roseland, NJ 07068-1787
TOTALS: 0, * 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2016 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
Javier L. Merino on behalf of Joint Debtor Nurhan Hicran Orho merinolawpc@gmail.com
Javier L. Merino on behalf of Debtor Zeki Orho merinolawpc@gmail.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicer for
Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2005-2
Asset-Backed Certificates, Series 2005-2 cmecf@sternlav.com
Joshua I. Goldman on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, ET AL...
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Loss Mitigation Deutsche Bank National Trust Company, as
Trustee for Soundview Home Loan Trust 2005-OPT1, Asset-Backed Certificates, Series2005-OPT1
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 6